

IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF CALIFORNIA

JOHN DUGAN, *et al.*,
Plaintiffs,

No. C 12-02549 WHA

v.

**REQUEST FOR
FURTHER BRIEFING**

LLOYDS TSB BANK, PLC,
Defendant.

With respect to the Cost of Funds issue, how can borrowers *after* the change in method of calculation assert that they relied on the earlier method of calculation? What will be the class-wide proof to show reliance on the *earlier* method for loans made after the change to the challenged methodology? Please submit a response limited to three pages by **NOON ON WEDNESDAY.**

IT IS SO ORDERED.

Dated: April 15, 2013.



WILLIAM ALSUP
UNITED STATES DISTRICT JUDGE